

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re: PAUL STEWART	§	Case No. 11-bk-11658
ROBIN S STEWART	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/04/2011.
- 2) The plan was confirmed on 01/03/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 11/14/2016.
- 6) Number of months from filing or conversion to last payment: 68.
- 7) Number of months case was pending: 73.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$152,507.10.
- 10) Amount of unsecured claims discharged without full payment: \$67,604.55.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 58,419.61	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 58,419.61

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 7,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 4,319.63	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 11,319.63
Attorney fees paid and disclosed by debtor(s):	\$ 576.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
GEORGETTE MILLER	Lgl	0.00	7,576.00	7,576.00	7,000.00	0.00
PORTFOLIO RECOVERY	Sec	0.00	8,684.67	7,270.80	7,270.80	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	0.00	635.99	635.99	0.37	0.00
PA STATE EMPLOYEES CU	Uns	0.00	6,029.08	6,029.08	3.45	0.00
TOYOTA MOTOR CREDIT CORP	Sec	0.00	21,818.40	21,818.40	21,818.40	0.00
MIDLAND CREDIT MANAGEMENT	Uns	772.00	772.11	772.11	0.44	0.00
AMERICAN HONDA FINANCE	Sec	6,962.00	7,740.00	7,740.00	7,740.00	0.00
PREMIER BANKCARD/CHARTER	Uns	350.00	350.47	350.47	0.20	0.00
CITADEL FEDERAL CREDIT UNION	Uns	5,001.00	5,083.48	5,083.48	2.90	0.00
OCWEN LOAN SERVICING LLC	Sec	0.00	413,867.17	5,384.44	2,901.12	0.00
CHASE HOME FINANCE LLC	Uns	30,381.00	38,598.84	0.00	0.00	0.00
DELL FINANCIAL SERVICES	Uns	0.00	2,556.78	2,556.78	1.46	0.00
GC III LLC	Uns	0.00	2,318.43	2,318.43	1.32	0.00
PORTFOLIO RECOVERY ASSO	Uns	5,761.00	5,786.29	5,786.29	3.31	0.00
AMERICAN HONDA FINANCE	Uns	0.00	4,342.86	4,342.86	1.49	0.00
MIDLAND MORTGAGE CO	Sec	36,975.00	37,700.90	7,275.15	7,269.15	6.00
VANDA, LLC	Uns	1,594.00	1,594.02	1,594.02	0.91	0.00
VANDA, LLC	Uns	718.00	753.13	753.13	0.43	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
SALLIE MAE INC	Uns	0.00	875.00	875.00	0.50	0.00
SALLIE MAE SVC	Uns	0.00	247.05	247.05	0.14	0.00
ECMC	Uns	0.00	48,893.67	48,893.67	27.91	0.00
BECKET & LEE LLP	Uns	0.00	1,624.07	1,624.07	0.93	0.00
SALLIE MAE INC	Uns	0.00	2,813.11	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSO	Uns	544.00	544.32	544.32	0.31	0.00
ECMC	Uns	0.00	22,425.48	22,425.48	12.80	0.00
BACK BOWL 1 LLC	Uns	0.00	922.97	922.97	0.53	0.00
AFNI	Uns	0.00	191.32	191.32	0.11	0.00
WORLD FINANCIAL CAPITAL BANK	Uns	266.00	394.01	394.01	0.23	0.00
PORTFOLIO RECOVERY ASSO	Uns	1,187.00	1,187.53	1,187.53	0.68	0.00
US DEPT OF EDUCATION / NAVIENT	Uns	0.00	29,069.42	29,069.42	16.59	0.00
SALLIE MAE SVC	Uns	80,160.00	30,346.69	30,346.69	17.31	0.00
DISNEY VACATION DEVELOPMENT,	Sec	0.00	9,213.53	0.00	0.00	0.00
DISNEY VACATION CLUB MANAG	Uns	0.00	331.46	331.46	0.19	0.00
COATSVILLE AREA SCHOOL	Pri	0.00	544.61	544.61	0.00	0.00
WEST CAIN TOWNSHIP	Pri	0.00	544.62	544.62	0.00	0.00
HARLAN MOTORS	Sec	18,100.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Sec	8,529.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CO	Sec	31,292.00	NA	NA	0.00	0.00
CAP ONE	Uns	1,278.00	NA	NA	0.00	0.00
CAVALRY PORT SERV	Uns	24.00	NA	NA	0.00	0.00
DEPT OF ED/SALLIE MAE	Uns	21,375.00	NA	NA	0.00	0.00
DIVERSIFIED COLLECTION SERVC	Uns	19,845.78	NA	NA	0.00	0.00
DEPT ED/SLM	Uns	4,583.00	NA	NA	0.00	0.00
EASTERN ACCOUNT SYSTEM	Uns	220.00	NA	NA	0.00	0.00
EQUABLE ASCENT FIN	Uns	253.00	NA	NA	0.00	0.00
GEMB/WALMART	Uns	922.00	NA	NA	0.00	0.00
NATIONWIDE RECOVERY	Uns	198.00	NA	NA	0.00	0.00
PSECU	Uns	6,029.00	NA	NA	0.00	0.00
PORTFOLIO REC ASSOC	Uns	2,681.23	NA	NA	0.00	0.00
RAYMOUR & FLANIGAN	Uns	4,922.54	NA	NA	0.00	0.00
STATE FARM FINANCIAL	Uns	1,589.00	NA	NA	0.00	0.00
SUPERIOR CREDIT UNION	Uns	945.00	NA	NA	0.00	0.00
WEBBANK/DFS	Uns	2,556.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor <u>Name</u>	<u>Class</u>	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
WINFHAM PROFESSIONAL	Uns	183.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 12,659.59	\$ 10,170.27	\$ 6.00
Debt Secured by Vehicle	\$ 21,818.40	\$ 21,818.40	\$ 0.00
All Other Secured	\$ 15,010.80	\$ 15,010.80	\$ 0.00
TOTAL SECURED:	\$ 49,488.79	\$ 46,999.47	\$ 6.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 1,089.23	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 1,089.23	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 167,275.63	\$ 94.51	\$ 0.00

Disbursements:

Expenses of Administration	\$ 11,319.63	
Disbursements to Creditors	\$ 47,099.98	
TOTAL DISBURSEMENTS:		\$ 58,419.61

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/04/2017

By: William C. Miller
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.